Claims

We claim:

1. A system for facilitating payment to a party not having an account with a financial institution, including:

   5   a payments facilitator; and

   at least one account established by the payments facilitator with at least one financial institution,

   where, when a payer sends a communication message to the payments facilitator to make a payment to the party, the payments facilitator allocates
   10   one of the at least one accounts to the party and links the allocated account with a unique identifier assigned to the party, the payment thereafter being made by the payer to the allocated account. Preferably, the payment is an electronic payment.

2. A system for facilitating payment to a party not having an account with a
   15   financial institution according to claim 1, the payments facilitator being, or being associated with, a telecommunications carrier.

3. A system for facilitating payment according to any preceding claim, where the unique identifier assigned to the party being one of the following: the party's mobile phone number; the party's fixed telephone number; the party's e-mail
   20   address.

4. A system for facilitating payment according to any preceding claim, where the unique identifier of the party is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

5. A system for facilitating payment according to any preceding claim, where the unique identifier of the payer is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

6. A system for facilitating payment according to any preceding claim, where the amount to be paid is included in, or can be attained from, the communication message or the destination address to which the communication message is sent.

7. A system for facilitating payment according to any preceding claim, where the payments facilitator includes a client database, the primary key of records stored in the client database being the unique identifier of the party.

8. A system for facilitating payment according to claim 7, where each record in the client database includes financial account details of the party to which the record relates.

9. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a first additional communication message to the payer requesting confirmation of the transfer and receives a second additional communication message from the payer confirming the transfer.

10. A system for facilitating payment according to claim 9, where the second additional communication message includes a PIN or password, the transfer proceeding if the communicated PIN or password matches a pre-stored PIN or password recorded for the payer.

11. A system for facilitating payment according to claim 9 or claim 10, where the payer is required to send the second additional communication message within a predetermined time period for the transfer to proceed.

12. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a third additional communication message to the party informing them of the transfer.

13. A system for facilitating payment according to any preceding claim, where the payments facilitator sends a fourth additional communication message to the payer confirming the transfer has taken place.

14. A system for facilitating payment according to any preceding claim, where the fourth additional communication message includes text informing the party that the money can be claimed by establishing a bank account with the at least one financial institution.

15. A system for facilitating payment according to claim 14, where, when the party establishes an account with the at least one financial institution, the payments facilitator operates to transfer the money stored in the associated account to the established account.

16. A system for facilitating payment according to any preceding claim, where each transfer is assigned a trace number.

17. A system for facilitating payment according to claim 15, where the associated account is rendered inactive for a predetermined period after transferring the money to the established account, the associated account being available for association with a further party after the predetermined period.

18. A system for facilitating payment according to any preceding claim, where the communication messages take at least one of the following forms: Short Messaging Service message; e-mail; telephone call utilising DTMF signals; written communication sent by post; verbal communication.

19. A system for facilitating payment according to any preceding claim, where at least one of the communication messages is encrypted.

20. A payments facilitator for use in a system for facilitating payment to a party not having an account with a financial institution, having established at least one account with at least one financial institution where, upon receipt of a communications message from a payer to make payment to the party, operates to allocate one of the at least one account to the party and link the allocated account to a unique identifier assigned to the party, the payments facilitator thereafter operating to direct payment to the allocated account.

21. A payments facilitator according to claim 20, operable to assign the party's phone number as the unique identifier.

22. A payments facilitator according to claim 20 or claim 21, operable to extract the unique identifier of the party from the communication message and/or the destination address to which the communication message is sent.

23. A payments facilitator according to any one of claims 20 to 22, operable to extract the unique identifier of the payer from the communication message and/or the destination address to which the communication message is sent.

24. A payments facilitator according to any one of claims 20 to 23, operable to extract the amount to be transferred from the communication message and/or the destination address to which the communication message is sent.

25. A payments facilitator according to any one of claims 20 to 24, including a client database, the payments facilitator operable to obtain financial account details of a payer from the client database.

26. A payments facilitator according to any one of claims 20 to 25, operable to send a first additional communication message to the payer requesting confirmation that the payment is to be paid and operable to proceed with the payment on receiving a second additional communication message from the payer providing such confirmation.

27. A payments facilitator according to claim 26, operable to extract a PIN or password from the second additional communication message and, where the communicated PIN or password matches a pre-stored PIN or password fro the payer, proceeding with the payment.

5 28. A payments facilitator according to any one of claims 20 to 27, operable to send a third additional communication message to the payer confirming payment on effecting payment.

29. A payments facilitator according to any one of claims 20 to 28, operable to send a third additional communication message to the party confirming
10   payment on effecting payment.

30. A payments facilitator according to any one of claims 20 to 29, operable to transfer money from the allocated account to an account established by the party with the at least one financial institution upon receiving details of the established account.

15 31. A payments facilitator according to any one of claims 20 to 30, operable to assign a trace number to each transfer processed.

32. A payments facilitator according to any one of claims 20 to 31, operable to render an associated account inactive for a predetermined period after transferring the money to the established account, the associated account
20   being available for assigning to a further party after the predetermined period.

33. A method for facilitating payment to a party not having an account with a financial institution including the steps of:

   receiving a communication message from a payer representing a request to make a payment to a party;

   allocating an account established with a financial institution to the party, said account not already being in the name of the party;

   directing the payment to be made from the payer to the party to be made to the allocated account.

34. A method for facilitating payment to a party not having an account with a financial institution according to claim 33, including the additional step of identifying the unique identifier of the party from either the communication message and/or a destination address to which the communication message is sent.

35. A method for facilitating payment to a party not having an account with a financial institution according to claim 33 or claim 34, including the additional step of identifying the unique identifier of the payer from either the communication message and/or a destination address to which the communication message is sent.

36. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 35, including the additional step of identifying the amount to be paid from either the communication message and/or a destination address to which the communication message is sent.

37. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 36, including the

additional step of identifying from the communication message the account the payer wishes the payment to be made from.

38. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 37, including the step
5   of checking the amount available to be transferred in the payer's account, the method continuing if the payer has sufficient amount to make payment.

39. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 38, including the step of requesting confirmation from the payer that the transfer is to proceed.

10 40. A method for facilitating payment to a party not having an account with a financial institution according to claim 39, including the step of verifying confirmation by comparing a PIN or password provided by the payer as part of confirmation with a previously recorded PIN or password provided by the payer.

15 41. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 40, including the step of communicating with the party who has been paid to inform them that money has been transferred to them by the payer and/or the amount transferred. The method may also include the step of communicating with the payer to inform
20   them that the money has been transferred.

42. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 41, including the additional steps of:

    receiving details of an account established by the party with the financial
25   institution; and

    transferring money held in the allocated account to the established account.

43. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 42, including the step of rendering a previously allocated account inactive for a predetermined period of time before allowing said account to be allocated to another party.

44. A method for facilitating payment to a party not having an account with a financial institution according to any one of claims 33 to 43, including the step of assigning a trace number to each transfer.

45. A system for facilitating payment to a party not having an account with a financial institution substantially as described herein with reference to Figure 1.

46. A payments facilitator for use in a system for facilitating payment to a party not having an account with a financial institution substantially as described herein with reference to Figure 1.

47. A method for facilitating payment to a party not having an account with a financial institution substantially as described herein with reference to Figure 1.

48. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier, including:

    a mobile phone possessed by the dealer; and

    at least one account associated with the mobile phone,

    where the amount accredited to each account is only available for load transfers and where the dealer transfers load to another dealer or customer by sending a communications message to a destination address associated with the telecommunications carrier, the amount to be transferred and a unique

identifier of the receiving dealer or customer being able to be ascertained from either the communication message or the destination address the communication message has been sent to.

49. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48, where the destination address is a telephone number comprising a set shortcode number and the receiving dealer's or customer's mobile phone number.

50. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48 or claim 49, where the receiving dealer or customer makes payment for the transfer of load either in legal tender or electronically.

51. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 48 or claim 49, including a B2B account for facilitating transfer between dealers, the amount of the B2B account only being available for load transfers.

52. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 51, including a B2C account for facilitating transfer between dealer and customer, the amount of the B2C account only being available for load transfers.

53. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 51 and 52, where the shortcode number used to effect the transfer determines whether the transfer is to be made from the B2B account or the B2C account.

54. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 53, where the dealer configures their mobile phone.

55. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 54, where the dealer is requested to confirm that the transfer is to proceed by means of a further communication message, the dealer thereafter operable to send a confirmation communication message.

56. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 55, where the confirmation communication message includes a PIN or password and confirmation occurs if the communicated PIN or password matches a pre-stored PIN or password for the dealer.

57. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 55 or claim 56, where confirmation occurs if the confirmation communication message is sent within a predetermined time period.

58. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 57, where a further communication message is sent to the dealer on effecting the transfer.

59. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 58, where the further communication message includes details of the load balance credited to the dealer after effecting the transfer.

60. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 58, where a further communication message is sent to the dealer on effecting the transfer.

61. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 60, where each transfer is given a trace number to facilitate reconciliation and auditing.

62. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 61, excepting claim 53, where the dealer identifies which of the linked accounts load is to be transferred from .

5   63. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 62, where the communication messages take at least one of the following forms: Short Messaging Service message; e-mail; telephone call utilising DTMF signals; written communication sent by post; verbal communication.

10   64. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 48 to 63, where at least one of the communication messages is encrypted.

65. A dealer in a system for facilitating transfer of load between the dealer and another dealer and/or customer of a telecommunications carrier, the dealer in
15   possession of a mobile phone having at least one account associated therewith, the dealer operable to send a communication message to a destination address associated with the telecommunications carrier, an amount to be transferred and a unique identifier of the receiving dealer or customer being included in either the communication message or the
20   destination address, the telecommunications carrier thereafter operable to effect the transfer.

66. A dealer according to claim 65, operable to receive payment for the transfer of load either in legal tender or electronically.

67. A dealer according to claim 65 or claim 66, operable to specify which of the at
25   least one accounts associated with the mobile phone the load is to be transferred from by means of the destination address the communication message is sent to.

68. A dealer according to any one of claims 65 to 67, operable to configure the mobile phone by setting password protection preventing use of the mobile phone.

69. A dealer according to any one of claims 65 to 68, operable to send a further communication message confirming that the transfer is to proceed on receipt of a communication message requesting such confirmation from the telecommunications carrier.

70. A dealer according to claim 69, operable to include a PIN or password in the further communication message, the PIN or password matching a PIN or password pre-stored with the telecommunications carrier.

71. A dealer according to claim 69 or claim 70, operable to send the further communication message within a predetermined time period to confirm the transfer is to proceed.

72. A telecommunications carrier in a system for facilitating transfer of load between their dealers and/or customers, operable to receive a communications message from a dealer at a destination address and determine the amount to be transferred and a unique identifier of the receiving dealer or customer from either the communication message or the destination address, the telecommunications carrier thereafter operable to transfer load from at least one account associated with a mobile phone of the dealer to an account associated with the receiving dealer or customer, as appropriate.

73. A telecommunications carrier according to claim 72 where the destination address is a telephone number comprising a set shortcode number and the receiving dealer's or customer's mobile phone number.

74. A telecommunications carrier according to claim 72 or claim 73, where the at least one account includes a B2B account for facilitating transfer between dealers, the amount of the B2B account only being available for load transfers.

75. A telecommunications carrier according to any one of claims 72 to 74, where the at least one account includes a B2C account for facilitating transfer between a dealer and a customer, the amount of the B2C account only being available for load transfers.

5 76. A telecommunications carrier according to claim 74 and claim 75, operable to determine whether load is to be transferred from the B2B account or the B2C account from the shortcode number the communication message is sent to.

77. A telecommunications carrier according to any one of claims 72 to 76, operable to send a first further communication message to the dealer

10 prompting the dealer to configure their mobile phone.

78. A telecommunications carrier according to any one of claims 72 to 77, operable to send a second further communication message to the dealer requesting the dealer confirm that the transfer is to proceed and operable to receive a third further communication message from the dealer confirming that

15 the transfer is to proceed.

79. A telecommunications carrier according to claim 78, operable to match a communicated PIN or password determined from the third further communication message to a pre-stored PIN or password for the dealer and proceeding with the transfer if there is a match.

20 80. A telecommunications carrier according to claim 78 or claim 79, operable to proceed with the transfer if the third further communication message is received within a predetermined time period.

81. A telecommunications carrier according to any one of claims 72 to 80, operable to send a fourth communication message to the dealer on effecting

25 the transfer confirming that the transfer has been effected.

82. A telecommunications carrier according to any one of claims 72 to 81, operable to send a fifth communication message to the receiving dealer or

customer on effecting the transfer confirming that the transfer has been effected.

83. A telecommunications carrier according to any one of claims 72 to 82, operable to allocate a trace number to each transfer.

5　　84. A telecommunications carrier according to any one of claims 72 to 83, excepting claim 76, operable to identify which of the dealer's at least one accounts load is to be transferred from from the communication message.

85. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier, comprising the steps of:

10　　　　　receiving a communications message from a dealer at a destination address

ascertaining the unique identifier of the receiving dealer or customer and the amount to be transferred from either the communication message and/or the destination address

15　　　　　transferring load from at least one account associated with a mobile phone possessed by the dealer equal to the amount to be transferred to the customer.

86. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 85, including the step of
20　　ascertaining from the destination address used to receive the communication message, the account associated with the mobile phone the amount to be transferred is to be debited from.

87. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 85 or claim 86, including the
25　　step of requesting the dealer to configure their mobile phone.

88. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to claim 87, including the step of requesting the dealer to set a password or PIN for their mobile phone.

5   89. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 88, including the step of assigning a trace number to the transfer.

90. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 89, including the steps of seeking confirmation from the dealer that the transfer is

10   to proceed and, upon receiving such confirmation, transferring the load.

91. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier according to any one of claims 85 to 90, including the step of verifying confirmation by comparing a PIN or password provided by the payer as part of confirmation with a previously recorded PIN or

15   password provided by the payer.

92. A system for facilitating transfer of load between dealers and/or customers of a telecommunications carrier substantially as described herein with reference to Figure 2.

93. A dealer in a system for facilitating transfer of load between the dealer and

20   another dealer and/or customer of a telecommunications carrier substantially as described herein with reference to Figure 2.

94. A telecommunications carrier in a system for facilitating transfer of load between their dealers and/or customers substantially as described herein with reference to Figure 2.

25   95. A method for facilitating transfer of load between dealers and/or customers of a telecommunications carrier substantially as described herein with reference to Figure 2.